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***In the Claims***

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This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (cancelled)
2. (cancelled)
3. (cancelled)
4. (cancelled)
5. (cancelled)
6. (cancelled)
7. (cancelled)
8. (cancelled)
9. (cancelled)
10. (cancelled)
11. (cancelled)
12. (cancelled)
13. (cancelled)
14. (cancelled)
15. (cancelled)
16. (cancelled)
17. (cancelled)

18. (cancelled)

19. (cancelled)

20. (cancelled)

21. (currently amended) A process for customer retention by a mortgage servicing institution which comprises the steps of:

- (a) capturing user indicia information input by a borrower, wherein the borrower has an existing mortgage associated with an existing relationship with a mortgage servicing institution, further wherein the borrower is considering entering into a new relationship with a different mortgage servicing institution;
- (b) identification of the borrower's existing mortgage servicing institution using said user indicia information input by the borrower; ~~either through information input by said borrower or by using said input information to determine said borrower's existing mortgage servicing institution by comparison with a database of mortgaging servicing institutions;~~
- (c) linking said borrower with said borrower's existing mortgage servicing institution;
- (d) notification of the existing mortgage servicing institution that the borrower is considering entering into a new relationship with the different mortgage servicing institution; and
- (e) revising terms of said existing mortgage by interaction between said borrower and said existing mortgage servicing institution, wherein said existing mortgage may be any product offered by said existing mortgage servicing institution.

22. (currently amended) The process of claim 21 which further comprises

- (a) securing permission of said borrower prior to notification of said existing mortgage servicing institution.

23. (currently amended) The process of claim 22 which further comprises

- (a) identification of said borrower's existing mortgage servicing institution by a borrower's credit report.

24. (currently amended) The process of claim 23 which further comprises

- (a) electronically parsing said borrower's credit report to identify at least one of said borrower's existing mortgage servicing institutions.

25. (currently amended) The process of claim 21 which further comprises

- (a) displaying at least one of said borrower's existing mortgage servicing institution customer retention programs.

26. (previously presented) The process of claim 25 wherein

- (a) said customer retention programs further comprises at least one of:
  - (i) home equity loan options,
  - (ii) refinance options,
  - (iii) bi-weekly mortgage program options, and
  - (iv) mortgage modification options.

27. (new) A process for mortgage customer retention by a mortgage servicing institution which comprises the steps of:

- (a) capturing customer indicia information input by a borrower, wherein the borrower has an existing mortgage associated with an existing relationship with a mortgage servicing institution, further wherein the borrower is considering entering into a different relationship with a different mortgage servicing institution, and further wherein said indicia information is input by the borrower through a website;
- (b) identification of the borrower's existing mortgage servicing institution using at least a portion of the indicia information input by the borrower;
- (c) linking the borrower with the borrower's mortgage servicing institution; and
- (d) notification to the borrower's existing mortgage servicing institution that the borrower is considering entering into the different relationship with the different mortgage servicing institution.

28. (new) The process of claim 27 which further comprises

- (a) securing permission of said borrower prior to notification of said borrower's existing mortgage servicing institution.

29. (new) The process of claim 28 which further comprises

- (a) identification of said borrower's existing mortgage servicing institution by said borrower's credit report.

30. (new) The process of claim 29 which further comprises

- (a) electronically parsing said borrower's credit report to identify at least one of said borrower's existing mortgage servicing institutions.

31. (new) The process of claim 27 which further comprises

- (a) displaying at least one of said borrower's mortgage servicing institution customer retention programs.

32. (new) The process of claim 31 wherein

- (a) said customer retention programs further comprises at least one of:

- (i) home equity loan options,
- (ii) refinance options,
- (iii) bi-weekly mortgage program options, and
- (iv) mortgage modification options.

33. (new) The process of claim 27 which further comprises

- (a) performing a mortgage modification and changing terms of said borrower's existing mortgage, wherein said borrower's existing mortgage may be any product offered by said existing mortgage servicing institution.

34. (new) A process for customer retention by a borrower's mortgage servicing institution which comprises the steps of:
- (a) capturing user indicia information input by a borrower, wherein the borrower has an existing mortgage associated with an existing relationship with a mortgage servicing institution, further wherein the borrower is considering entering into a different relationship with a different mortgage servicing institution, and further wherein said indicia information is input by the borrower through a website;
  - (b) obtaining said borrower's credit report using said user indicia information;
  - (c) identifying the borrower's existing mortgage servicing institution by said borrower's credit report;
  - (d) linking said borrower with said existing borrower's mortgage servicing institution; and
  - (e) notifying the borrower's existing mortgage servicing institution that the borrower is considering entering into a different relationship with the different mortgage servicing institution.
35. (new) The process of claim 34 which further comprises
- (a) securing permission of said borrower prior to notification of said borrower's existing mortgage servicing institution.
36. (new) The process of claim 34 which further comprises
- (a) electronically parsing said borrower's credit report to identify at least one of said borrower's existing mortgage servicing institutions.
37. (new) The process of claim 36 which further comprises
- (a) displaying at least one of said borrower's existing servicing institutions on a computer screen after electronically parsing said borrower's credit report.
38. (new) The process of claim 34 which further comprises
- (a) displaying borrower's existing mortgage servicing institution's customer retention programs.

39. (new) The process of claim 39 wherein

(a) said customer retention programs further comprises at least one of:

- (i) home equity loan options,
- (ii) refinance options,
- (iii) bi-weekly mortgage program options, and
- (iv) mortgage modification options.

40. (new) The process of claim 34 which further comprises

(a) performing a mortgage modification on said borrower's existing mortgage, wherein said borrower's existing mortgage may be any product offered by said existing mortgage servicing institution.

41. (new) A process for customer retention by a mortgage servicing institution which comprises the steps of:

- (a) capturing user indicia information input by a borrower, wherein the borrower has an existing mortgage associated with an existing relationship with a mortgage servicing institution, further wherein the borrower is considering entering into a different relationship with a different mortgage servicing institution, and further wherein said indicia information is input by the borrower through a website;
- (b) obtaining said borrower's credit report using said user indicia information;
- (c) identifying at least one of said borrower's existing mortgage servicing institutions by said borrower's credit report;
- (d) displaying at least one of said borrower's existing servicing institutions on a computer screen after identifying said existing servicing institution by said borrower's credit report;
- (e) linking said borrower with at least one of said borrower's existing mortgage servicing institutions; and
- (f) notifying at least one of said borrower's existing mortgage servicing institutions that the borrower is considering entering into a different relationship with the different mortgage servicing institution.

42 (new) The process of claim 41 which further comprises

- (a) securing permission of said borrower prior to notification of said borrower's mortgaging institution.

43. (new) The process of claim 41 which further comprises

- (a) electronically parsing said borrower's credit report to identify at least one of said borrower's existing mortgage servicing institutions and displaying at least one of said borrower's existing mortgage servicing institutions on a computer screen after electronically parsing said borrower's credit report.

44. (new) The process of claim 41 which further comprises

- (a) displaying at least one borrower's existing mortgage servicing institution customer retention programs.

45. (new) The process of claim 41 wherein

- (a) said customer retention programs further comprises at least one of:
  - (i) home equity loan options,
  - (ii) refinance options,
  - (iii) bi-weekly mortgage program options, and
  - (iv) mortgage modification options.

46. (new) The process of claim 41 which further comprises

- (a) performing a mortgage modification on said borrower's existing mortgage, wherein said borrower's existing mortgage may be any product offered by said existing mortgage servicing institution.